

IN THE UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA

IN RE:

RITA SHINE BIRD

Debtor(s)

Ronda J. Winnecour
Chapter 13 Trustee,
Movant

vs.

No Respondents.

Case No.:17-21787

Chapter 13

Document No.:

**CHAPTER 13 TRUSTEE'S MOTION FOR DISCHARGE OF DEBTOR
AND APPROVAL OF TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Chapter 13 Trustee, respectfully represents the following:

1. The plan was confirmed in this Chapter 13 case, and the undersigned served as Trustee.
2. The Trustee has examined the terms of the confirmed Chapter 13 plan, the history of payments to creditors and the claims filed in this Chapter 13 case. The Trustee now recommends that the Court treat this Chapter 13 case as complete.
3. Attached hereto, please find the **Trustee's Report of Receipts and Disbursements** in this case.
4. After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee's office will file **UST FORM 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account** (the "Final Report"). Upon submission of the Final Report, the Trustee asks the Court to discharge her from her duties in this case and close this case.

Wherefore, the Trustee requests that the Court,

1. Grant the Debtor(s) a discharge pursuant to Section 1328(a) of the Bankruptcy Code,
2. Approve the Trustee's Report of Receipts and Disbursements,
3. Terminate wage attachments,
4. Revest property of the estate in the debtor(s), and
5. Enter a final decree and close this case.

September 26, 2023

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
cmecf@chapter13trusteewdpa.com

TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS

Ronda J. Winnecour, Trustee for the above case, submits the following report pursuant to 11 USC 1302 (b) (1).

1. The case was filed on 04/28/2017 and confirmed on 6/8/17 . The case was subsequently Completed
After Confirmation

2. The Trustee made the following disbursements.

| | | |
|---------------------------|----------|-----------|
| Total Receipts | | 97,085.99 |
| Less Refunds to Debtor | 2,105.36 | |
| TOTAL AMOUNT OF PLAN FUND | | 94,980.63 |

| | | |
|------------------------------------|----------|-----------|
| Administrative Fees | | |
| Filing Fee | 0.00 | |
| Notice Fee | 0.00 | |
| Attorney Fee | 6,400.00 | |
| Trustee Fee | 4,426.19 | |
| Court Ordered Automotive Insurance | 0.00 | |
| TOTAL ADMINISTRATIVE FEES | | 10,826.19 |

| Creditor Type | Creditor Name | Claim Amount | Prin Paid | Int Paid | Total Paid |
|---------------|-----------------------|--------------|-----------|----------|------------|
| Secured | | | | | |
| | PNC BANK NA | 0.00 | 50,907.97 | 0.00 | 50,907.97 |
| | Acct: 0032 | | | | |
| | PNC BANK NA | 11,778.61 | 11,778.61 | 0.00 | 11,778.61 |
| | Acct: 0032 | | | | |
| | KEYSTONE MOTOR CREDIT | 784.49 | 784.49 | 276.27 | 1,060.76 |
| | Acct: 6312 | | | | |
| | | | | | 63,747.34 |

| | | | | | |
|----------|--|----------|-----------|------|-----------|
| Priority | | | | | |
| | SCOTT R LOWDEN ESQ** | 0.00 | 0.00 | 0.00 | 0.00 |
| | Acct: | | | | |
| | RITA SHINE BIRD | 0.00 | 0.00 | 0.00 | 0.00 |
| | Acct: | | | | |
| | RITA SHINE BIRD | 2,105.36 | 2,105.36 | 0.00 | 0.00 |
| | Acct: | | | | |
| | RICE AND ASSOCIATES | 3,000.00 | 3,000.00 | 0.00 | 0.00 |
| | Acct: | | | | |
| | DAVID A RICE ESQ | 0.00 | 0.00 | 0.00 | 0.00 |
| | Acct: | | | | |
| | NICOTERO & LOWDEN PC** | 0.00 | 0.00 | 0.00 | 0.00 |
| | Acct: | | | | |
| | SCOTT R LOWDEN ESQ** | 0.00 | 0.00 | 0.00 | 0.00 |
| | Acct: | | | | |
| | RICE AND ASSOCIATES | 2,078.12 | 2,078.12 | 0.00 | 0.00 |
| | Acct: XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX8-18 | | | | |
| | RICE AND ASSOCIATES | 1,321.88 | 1,321.88 | 0.00 | 0.00 |
| | Acct: XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX3-21 | | | | |
| | SANTANDER CONSUMER USA | 0.00 | 20,407.10 | 0.00 | 20,407.10 |
| | Acct: 9185 | | | | |
| | | | | | 20,407.10 |

| | | | | | |
|-----------|---------------------------------|----------|------|------|------|
| Unsecured | | | | | |
| | CAVALRY SPV I LLC - ASSIGNEE(*) | 1,526.25 | 0.00 | 0.00 | 0.00 |
| | Acct: 6738 | | | | |
| | COLLECTION SERVICE CENTER INC | 0.00 | 0.00 | 0.00 | 0.00 |

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| Creditor Type | Creditor Name | Claim Amount | Prin Paid | Int Paid | Total Paid |
|---------------|-------------------------------------|--------------|-----------|----------|------------|
| Unsecured | | | | | |
| | Acct: U2X0 | | | | |
| | COLLECTION SERVICE CENTER INC | 0.00 | 0.00 | 0.00 | 0.00 |
| | Acct: U39B | | | | |
| | COLLECTION SERVICE CENTER INC | 0.00 | 0.00 | 0.00 | 0.00 |
| | Acct: VS90 | | | | |
| | COMENITY BANK | 0.00 | 0.00 | 0.00 | 0.00 |
| | Acct: 3810 | | | | |
| | DEPARTMENT STORES NATIONAL BANK | 1,365.58 | 0.00 | 0.00 | 0.00 |
| | Acct: 5670 | | | | |
| | JEFFERSON CAPITAL SYSTEMS LLC* | 1,700.51 | 0.00 | 0.00 | 0.00 |
| | Acct: 6674 | | | | |
| | KEYBANK NA S/B/M FIRST NIAGARA BANK | 10,072.35 | 0.00 | 0.00 | 0.00 |
| | Acct: 2642 | | | | |
| | CAPITAL ONE NA** | 883.42 | 0.00 | 0.00 | 0.00 |
| | Acct: 6673 | | | | |
| | MIDLAND FUNDING LLC | 1,551.45 | 0.00 | 0.00 | 0.00 |
| | Acct: 7174 | | | | |
| | MIDLAND FUNDING LLC | 1,078.45 | 0.00 | 0.00 | 0.00 |
| | Acct: 4473 | | | | |
| | MMCA INC | 0.00 | 0.00 | 0.00 | 0.00 |
| | Acct: 4173 | | | | |
| | PNC BANK NA | 0.00 | 0.00 | 0.00 | 0.00 |
| | Acct: 2642 | | | | |
| | PNC BANK NA | 4,432.00 | 0.00 | 0.00 | 0.00 |
| | Acct: 0938 | | | | |
| | DIRECTV LLC BY AMERICAN INFOSOURC | 529.46 | 0.00 | 0.00 | 0.00 |
| | Acct: 9558 | | | | |
| | SAMS CLUB | 0.00 | 0.00 | 0.00 | 0.00 |
| | Acct: | | | | |
| | MIDLAND FUNDING LLC | 1,667.69 | 0.00 | 0.00 | 0.00 |
| | Acct: 3684 | | | | |
| | TRANSWORLD SYSTEMS INC | 0.00 | 0.00 | 0.00 | 0.00 |
| | Acct: 4851 | | | | |
| | UNIVERSITY OF PHOENIX++ | 0.00 | 0.00 | 0.00 | 0.00 |
| | Acct: 1872 | | | | |
| | US DEPARTMENT OF EDUCATION | 38,671.51 | 0.00 | 0.00 | 0.00 |
| | Acct: 7469 | | | | |
| | SYNCHRONY BANK | 0.00 | 0.00 | 0.00 | 0.00 |
| | Acct: 4473 | | | | |
| | SHERRI J BRAUNSTEIN ESQ++ | 0.00 | 0.00 | 0.00 | 0.00 |
| | Acct: | | | | |
| | MARK J UDREN ESQ++ | 0.00 | 0.00 | 0.00 | 0.00 |
| | Acct: 8578 | | | | |
| | CREDITOR INFORMATION MISSING OR V/ | 0.00 | 0.00 | 0.00 | 0.00 |
| | Acct: | | | | |
| | KML LAW GROUP PC* | 0.00 | 0.00 | 0.00 | 0.00 |
| | Acct: | | | | |

*** NONE ***

TOTAL PAID TO CREDITORS

84,154.44

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| | |
|---------------|-----------|
| TOTAL CLAIMED | |
| PRIORITY | 0.00 |
| SECURED | 12,563.10 |
| UNSECURED | 63,478.67 |

Date: 09/26/2023

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
cmecf@chapter13trusteedpa.com

IN RE:

RITA SHINE BIRD

Debtor(s)

Ronda J. Winnecour

Movant

vs.

No Repondents.

Case No.:17-21787

Chapter 13

Document No.:

ORDER OF COURT

AND NOW, this _____ day of _____, 20____, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

(4). Property of the estate hereby reverts in the debtor(s). This reversion of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

U.S. BANKRUPTCY JUDGE

In re:
Rita Shine Bird
Debtor

Case No. 17-21787-CMB
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Sep 26, 2023

User: auto
Form ID: pdf900

Page 1 of 3
Total Noticed: 34

The following symbols are used throughout this certificate:

| Symbol | Definition |
|--------|---|
| + | Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP. |
| # | Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately. |

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 28, 2023:

| Recip ID | Recipient Name and Address |
|----------|---|
| db | + Rita Shine Bird, 379 West Wylie Avenue, Washington, PA 15301-2251 |
| 14412564 | + Collection Service Cen / WHS Family Medi, 839 5th Ave, New Kensington, PA 15068-6303 |
| 14412568 | + Key Bank, 200 West Beau Street, Washington, PA 15301-4404 |
| 14412569 | + Keystone Motor Credit, 869 Jefferson Avenue, Washington, PA 15301-3858 |
| 14412573 | + PNC Bank, c/o Mark J Udren, Esq., 111 Woodcrest Road, Suite 200, Cherry Hill, NJ 08003-3620 |
| 14412577 | #+ Receivables Performance / Direct TV, 20816 44th Ave West, Lynnwood, WA 98036-7744 |
| 14412580 | + Transworld Sys Inc/51 / MedExpress, 507 Prudential Rd, Horsham, PA 19044-2308 |

TOTAL: 7

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

| Recip ID | Notice Type: Email Address | Date/Time | Recipient Name and Address |
|----------|--|----------------------|--|
| 14660127 | Email/PDF: bncnotices@becket-lee.com | Sep 27 2023 05:55:49 | Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701 |
| 14412563 | + Email/Text: bankruptcy@cavps.com | Sep 27 2023 05:53:00 | Cavalry Portfolio Serv / Synchrony Bank, Po Box 27288, Tempe, AZ 85285-7288 |
| 14678690 | + Email/Text: bankruptcy@cavps.com | Sep 27 2023 05:53:00 | Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321 |
| 14412565 | + Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM | Sep 27 2023 05:52:00 | Comenitybk/victoriasec, Po Box 182789, Columbus, OH 43218-2789 |
| 14412566 | + Email/PDF: Citi.BNC.Correspondence@citi.com | Sep 27 2023 05:56:19 | Dsnb Macys, Po Box 8218, Mason, OH 45040 |
| 14681763 | Email/Text: bnc-quantum@quantum3group.com | Sep 27 2023 05:52:00 | Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657 |
| 14683824 | Email/Text: G06041@att.com | Sep 27 2023 05:53:00 | Directv, LLC, by American InfoSource LP as agent, PO Box 5008, Carol Stream, IL 60197-5008 |
| 14680869 | Email/Text: JCAP_BNC_Notices@jcap.com | Sep 27 2023 05:53:00 | Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-9617 |
| 14412567 | + Email/Text: JCAP_BNC_Notices@jcap.com | Sep 27 2023 05:53:00 | Jefferson Capital Syst / Fingerhut, 16 Mcleland Rd, Saint Cloud, MN 56303-2198 |
| 14421991 | + Email/Text: key_bankruptcy_ebnc@keybank.com | Sep 27 2023 05:53:00 | KeyBank N.A., 4910 Tiedeman Road, Brooklyn, Ohio 44144-2338 |
| 14412570 | + Email/Text: PBNCNotifications@peritussservices.com | Sep 27 2023 05:51:00 | Kohls/capone, N56 W 17000 Ridgewood Dr, Menomonee Falls, WI 53051-7096 |
| 14678792 | + Email/Text: bankruptcydpt@mcmcg.com | Sep 27 2023 05:52:00 | MIDLAND FUNDING LLC, PO BOX 2011, WARREN, MI 48090-2011 |
| 14412571 | + Email/Text: bankruptcydpt@mcmcg.com | Sep 27 2023 05:52:00 | Midland Funding / Synchrony Bank, 2365 Northside Dr Ste 30, San Diego, CA 92108-2710 |

District/off: 0315-2

User: auto

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Date Rcvd: Sep 26, 2023

Form ID: pdf900

Total Noticed: 34

| | | | |
|----------|---|----------------------|---|
| 14412572 | + Email/Text: bankruptcy@wofco.com | Sep 27 2023 05:51:00 | Mmca/c1, Po Box 91614, Mobile, AL 36691-1614 |
| 14654368 | Email/Text: Bankruptcy.Notices@pnc.com | Sep 27 2023 05:51:00 | PNC Bank, N.A., 3232 Newmark Drive, Miamisburg, OH 45342 |
| 14668993 | Email/Text: Bankruptcy.Notices@pnc.com | Sep 27 2023 05:51:00 | PNC Bank, N.A., PO BOX 94982, Cleveland, OH 44101-0570 |
| 14412575 | Email/Text: Bankruptcy.Notices@pnc.com | Sep 27 2023 05:51:00 | Pnc Bank, N.a., 1 Financial Pkwy, Kalamazoo, MI 49009 |
| 14412574 | Email/Text: Bankruptcy.Notices@pnc.com | Sep 27 2023 05:51:00 | Pnc Bank, N.a., 2730 Liberty Avenue, Pittsburgh, PA 15222 |
| 14412576 | Email/Text: Bankruptcy.Notices@pnc.com | Sep 27 2023 05:51:00 | Pnc Mortgage, Po Box 8703, Dayton, OH 45401 |
| 14413558 | + Email/PDF: rmscedi@recoverycorp.com | Sep 27 2023 06:06:50 | PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021 |
| 14766389 | + Email/Text: enotifications@santanderconsumerusa.com | Sep 27 2023 05:53:00 | SANTANDER CONSUMER USA, P.O. Box 560284, Dallas, TX 75356-0284 |
| 14412578 | + Email/PDF: ais.sync.ebn@aisinfo.com | Sep 27 2023 06:06:38 | Sams Club, P.O. Box 530942, Atlanta, GA 30353-0942 |
| 14725839 | + Email/Text: enotifications@santanderconsumerusa.com | Sep 27 2023 05:53:00 | Santander Consumer USA, 1010 W Mockingbird Lane, Suite 100, Dallas, TX 75247-5126 |
| 14412579 | + Email/PDF: ais.sync.ebn@aisinfo.com | Sep 27 2023 05:55:43 | Synch/lowes, Po Box 965005, Orlando, FL 32896-5005 |
| 14648225 | Email/Text: electronicbkydocs@nelnet.net | Sep 27 2023 05:53:00 | US DEPARTMENT OF EDUCATION, CLAIMS FILING UNIT, PO BOX 8973, MADISON, WI 53708-8973 |
| 14412581 | + Email/Text: External.Collections@phoenix.edu | Sep 27 2023 05:53:00 | University Of Phoenix, 4615 E Elwood St Fl 3, Phoenix, AZ 85040-1950 |
| 14412582 | + Email/Text: electronicbkydocs@nelnet.net | Sep 27 2023 05:53:00 | Us Dept Of Ed/glelsi, 2401 International Lane, Madison, WI 53704-3121 |

TOTAL: 27

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

| Recip ID | Bypass Reason | Name and Address |
|----------|---------------|---|
| cr | | PNC Bank, N.A. |
| cr | | PNC Bank, National Association |
| cr | *+ | PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021 |

TOTAL: 2 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 28, 2023

Signature: /s/Gustava Winters

District/off: 0315-2

User: auto

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Date Rcvd: Sep 26, 2023

Form ID: pdf900

Total Noticed: 34

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 26, 2023 at the address(es) listed below:

| Name | Email Address |
|-------------------------------------|--|
| Brian Nicholas | on behalf of Creditor PNC Bank N.A. bnicholas@kmlawgroup.com |
| Brian Nicholas | on behalf of Creditor PNC Bank National Association bnicholas@kmlawgroup.com |
| David A. Rice | on behalf of Debtor Rita Shine Bird ricelaw1@verizon.net lowdenscott@gmail.com |
| Denise Carlon | on behalf of Creditor PNC Bank National Association dcarlon@kmlawgroup.com |
| Elizabeth Lamont Wassall | on behalf of Creditor PNC Bank National Association pabk@logs.com, ewassall@logs.com |
| Elizabeth Lamont Wassall | on behalf of Creditor PNC Bank N.A. pabk@logs.com, ewassall@logs.com |
| Office of the United States Trustee | ustpreion03.pi.ecf@usdoj.gov |
| Ronda J. Winnecour | cmecf@chapter13trusteedpa.com |
| Scott R. Lowden | on behalf of Debtor Rita Shine Bird lowdenscott@gmail.com |

TOTAL: 9